



4-19-05

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Customer No. 31013

Attorney Docket No. 003184/00044

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Steven Freiberg Group Art Unit: 3622  
Serial No.: 10/824,935 Examiner: K. H. Le  
Filed: April 15, 2004  
For: **CREDIT CARD REWARDS PROGRAM SYSTEM AND METHOD**

April 12, 2005

INFORMATION DISCLOSURE STATEMENT

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Applicant respectfully submits this Information Disclosure Statement pursuant to 37 CFR. §§ 1.97 and 1.98 in order to comply with the duty of disclosure under 37 CFR. § 1.56.

The enclosed From PTO/SB/08A lists ten (10) references of which Applicant is aware. A copy of each of the listed references is enclosed.

Applicant respectfully requests that the listed references be made of record in this application. Early and favorable action is earnestly solicited.

The citation or characterization of any reference in this Information Disclosure Statement is not to be construed as a representation that such reference is necessarily relevant or is prior art.

CERTIFICATE OF EXPRESS MAIL UNDER 37 CFR 1.10

"Express Mail" mailing label number: EL962386345US  
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I hereby certify that this paper or fee is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR § 1.10 on the date indicated above and is addressed to the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, Mail Stop Amendment.

*Dawn Samraan*

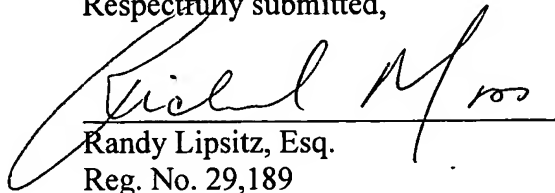
Name

*Dawn Samraan*

Signature

The above papers are being submitted before the mailing of a first Office Action on the merits. Accordingly, no fee is believed due. Please charge any fee deficiency to Deposit Account No. 50-0540.

Respectfully submitted,

A handwritten signature in cursive script, appearing to read "Randy Lipsitz", is written over a horizontal line.

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PTO/SB/08A (10-96)

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## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet

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of

2

### Complete if Known

Application Number	10/824,935
Filing Date	April 15, 2004
First Named Inventor	Steven FREIBERG
Group Art Unit	3622
Examiner Name	K. H. Le
Attorney Docket Number	003184/00044

### OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS

Examiner Initials *	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
	I	Materials from <www.carmilesplus.com> (9 sheets)	
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Examiner  
Signature

Date  
Considered

\* EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Unique citation designation number. <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached.

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